

PFG/BAC File Review

Promontory (PFG) File Review

- Independent review of approximately 27,000 foreclosure files from January 2009-December 2010.
- Foreclosure files are being reviewed using a series of tests for *Determinants of Harm* – was there harm done to the customer as a result of faulty servicing either prior to or during the foreclosure process?
- Review of each test is completed using information found in BAC systems or loan documents. If information is missing or incomplete, the BAC **Request for Information (RFI)** team is asked to locate.
- Based in Charlotte, NC, Dallas, TX, and Pasadena, CA.



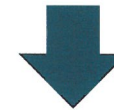
BAC File Review

- Request for Information (RFI) teams locate missing or incomplete information in support of Promontory File Review .
- Based in Agoura Hills, CA, Fort Worth, TX, and Plano, TX.

BAC Claim Review/Remediation

Rust

- Provides marketing and outreach for the BAC Claim Review effort.



BAC Claim Review

- Similar to PFG File Review, without the limitation of the sample population. Any completed or in process foreclosures between January 2009 and December 2010 are eligible for review.
- Foreclosure files are being reviewed using a series of tests for *Determinants of Harm* – was there harm done to the customer as a result of faulty servicing either prior to or during the foreclosure process?
- Based in Westlake, CA, Woodland Hills, CA, Newark, NJ, and Tampa, FL.



BAC Claim Remediation

- Provides compensation for customers that have been harmed as a result of the foreclosure.
- Based in Fort Worth, TX.